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Applicant(s):	Virgil M. Davis et al.	Examiner:	Meinecke Diaz, Susanna M
For:	Internet Payment, Authentication and Loading System Using Virtual Smart Card		

Mailstop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

ISSUE FEE TRANSMITTAL LETTER

Sir:

In response to the Notice of Allowance mailed November 1, 2010, submitted herewith is the Issue Fee Transmittal Form to cover the Issue Fee Due (\$1510), for a total fee due of \$1510.

Applicant hereby authorizes and requests that the Commissioner charge any additional fees that may be required for consideration of this and/or any accompanying and/or necessary papers or credit any overpayment to Deposit Account No. 03-1240, Order No. P-10500|20270-016US.

Respectfully submitted,
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Dated: February 1, 2011

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